

**From:** Crystal Edwards

**Subject:** Study on Credit Bureaus Handling of Disputes

Date: Sep 12, 2004

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Proposal: Notice of Study and Request for  
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)  
Document ID: OP-1209  
Press Release Date: 08/05/2004  
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Comments:

@@@Equifax refuses to investigate items more than once and fails to determine the dispute as frivolous. Equifax also does not accept documentation from consumers. Once they receive your documentation they will start an investigation, forcing the consumer to wait another 30 days for the results.

Experian allowed Capital One to view my credit report without my permission. The account was included in bankruptcy. I called to dispute the inquiry and was told that Capital One had permissible purpose because they wanted to see if the account was being reported as "Including in Bankruptcy". Experian also refuses to accept documentation from consumers. They refuse to investigate an item more than twice. Experian is also reporting a public record that does not belong to me and they refuse to reinvestigate.

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IP: 68.55.139.170  
User Agent: Mozilla/4.0 (compatible; MSIE 6.0;  
Windows NT 5.1)